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| In re the Application of:<br><b>Gerard J. Barry</b>                                    | Date:<br><b>12 August 2010</b>                              |
| Serial Number:<br><b>10/520,996</b>  | Group Art Unit:<br><b>3696</b>                              |
| Filed:<br><b>14 February 2005</b>  | Examiner:<br><b>Anderson, John A.</b>                       |
| Title:<br><b>"Methods and Systems for<br/>Effecting Payment Card<br/>Transactions"</b> | Attorney Docket No:<br><b>2270-100</b><br>(formerly 05-002) |

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## **AMENDMENT AFTER FINAL ACTION**

Sir:

In response to the Final Office Action mailed 16 March 2010  
please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims,  
which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 12 of this paper.